

BUSINESS CREDIT CARD COMPARISON



Choose from our popular business credit card options such as low rate, cash back or flexible rewards to find the one that works best for your business. Stop by a Banterra branch to learn more about these offerings or go to Banterra.bank and apply online.

	Visa Business	Visa Business Real Rewards	Visa Business Cash Preferred	Smart Business Rewards Visa
REWARDS EARNED	PURCHASING POWER	SIMPLE, EASY REWARDS	TRIPLE CASH BACK	AUTOMATIC MAX REWARDS
3% cash back on eligible purchases at gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases ¹			✓	
2X points in your top two spend categories, automatically ¹				✓
1 point/1% per \$1 on all other eligible purchases			✓	✓
1.5 points/1.5% per \$1 on all purchases ²		✓		
\$100 annual statement credit after 11 consecutive monthly software transactions ³			✓	
REDEEM REWARDS				
Cash Back		✓	✓	✓
Merchandise and Gift Cards		✓		✓
Travel		✓		✓
BENEFITS				
Enjoy peace of mind with zero fraud liability ⁴ , and auto rental collision damage waiver ⁵ and 24/7 live US-based customer service	✓	✓	✓	✓
Free employee cards	✓	✓	✓	✓
Online management reporting tool helps you stay on top of your business credit card spending	✓	✓	✓	✓



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¹The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Points expire five years from the end of the quarter in which they are earned.

²Business Cash Preferred and Smart Business Rewards Cards: Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify.

³Business Real Rewards Card: You will earn 1.5 points for every dollar in eligible net purchases charged to your Account during each billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle.

⁴Business Cash Preferred Card: An automatic statement credit of \$100 per 12-month period will be applied to your Business Cash Preferred Account within two statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. We reserve the right to adjust or reverse any portion or all of any software services credit for unauthorized purchases or transaction credits.

⁵Elan Financial Services provides Zero Fraud Liability for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

⁶Certain terms, conditions and exclusions apply. Please refer to your guide to benefits that will be mailed with your new card for further details and to determine if the Auto Rental Coverage is right for you.